

Application No. 09/665,919

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AUG 30 2006IN THE CLAIMS

Please amend the claims as follows.

1 Claims 1-30 (Canceled).

1 Claims 31-37 (Previously canceled).

1 Claims 38-72 (Canceled).

1 73. (New) A method for executing a financial transaction, comprising:  
2 in a first part of the transaction, a third-party financial management system  
3 executing a debit transaction with a first financial institution;  
4 the third-party system holding the funds from the debit transaction in an  
5 intermediate account owned by the third-party system at a third financial institution;  
6 and  
7 in a second part of the transaction, the third-party system executing a credit  
8 transaction with a second financial institution to deposit the funds in an account at the  
9 second financial institution.

1 74. (New) The method of claim 73, wherein the first account and the  
2 second account are commonly owned.

1 75. (New) The method of claim 73, wherein the financial transaction  
2 comprises:  
3 opening a new account at the second financial institutions; and  
4 funding the new account with the funds from the debit transaction.

1 76. (New) A method for executing a funds transfer in response to a user  
2 input, the method comprising:

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3           in a first transaction, a third-party financial management system executing a  
4       debit transaction with a first financial institution, comprising withdrawing funds from a  
5       first account owned by the user at the first financial institution;  
6           the third-party system holding the funds from the debit transaction in an  
7       intermediate account owned by the third-party system; and  
8           in a second transaction, the third-party system executing a credit transaction  
9       with a second financial institution, comprising depositing the funds in a second account  
10      owned by the user at the second financial institution.

1           77.     (New) A method for executing a funds transfer in response to a user  
2       input, the method comprising:  
3           in a first transaction, a third-party financial management system executing a  
4       debit transaction with a first financial institution, comprising withdrawing funds from a  
5       first account owned by the user at the first financial institution;  
6           the third-party system holding the funds from the debit transaction in an  
7       intermediate account owned by the third-party system; and  
8           in a second transaction, the third-party system executing a credit transaction  
9       with a second financial institution, comprising depositing the funds in a second account  
10      at the second financial institution, wherein the second account is owned by someone  
11      other than the user.

1           78.     (New) A method for executing financial transactions, the method  
2       comprising:  
3           a financial management system maintaining customer information for a  
4       plurality of customers, the customer information for each of the plurality of customers  
5       comprising,  
6           customer identification information; and  
7           account identification information for each of a plurality of customer  
8       accounts at each of the plurality of financial institutions;

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9 a customer communicating with the financial management system to initiate a  
10 financial transaction involving at least two different financial institutions of the  
11 plurality of financial institutions; and  
12 the financial management system executing the financial transaction,  
13 comprising,  
14 in a first part of the financial transaction, a third-party financial  
15 management system executing a debit transaction with a first financial institution;  
16 the third-party system holding the funds from the debit transaction in an  
17 intermediate account owned by the third-party system at a third financial institution;  
18 and  
19 in a second part of the financial transaction, the third-party system  
20 executing a credit transaction with a second financial institution to deposit the funds in  
21 an account at the second financial institution.

1 79. (New) The method of claim 78, further comprising the financial  
2 management system updating the customer information after executing the financial  
3 transaction.

1 80. (New) The method of claim 78, further comprising the financial  
2 management system maintaining financial institution information for each of a  
3 plurality of financial institutions, the financial institution information for each of the  
4 plurality of financial institutions comprising:  
5 financial institution identification information;  
6 American Banking Association information;  
7 routing information;  
8 account offering information;  
9 personal access number (PAN); and  
10 account interest rate information.

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1           81.     (New) The method of claim 80, wherein the customer information for  
2 each of the plurality of customers further comprises active accounts and account  
3 balances, and wherein the method further comprises:  
4           the financial management system analyzing active accounts for a customer,  
5 comprising determining whether there is a more favorable allocation of at least one of  
6 assets and debts for the customer;  
7           the financial management system making a recommendation to the customer  
8 based on the analysis; and  
9           receiving an instruction from the user to automatically execute the  
10 recommendation.

1           82.     (New) The method of claim 81, wherein the customer information for  
2 each of the plurality of customers further comprises customer preferences, the customer  
3 preferences comprising:  
4           requirements for one or more of the plurality of customer accounts at each of  
5 the plurality of financial institutions, comprising a minimum balance and a maximum  
6 balance, and a maximum number of transactions per time period;  
7           a manner in which accounts should be analyzed by the financial management  
8 system; and  
9           types of recommendations the customer prefers to receive from the financial  
10 management system.

1           83.     (New) The method of claim 81, further comprising the financial  
2 management system:  
3           automatically determining one or more transactions to be executed in order to  
4 comply with the customer preferences; and  
5           automatically executing the one or more transactions.

1           84.     (New) A financial management system, comprising,  
2           at least one interface coupling the financial management system with a plurality  
3 of financial institutions; and

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4 at least one user interface for receiving user input to initiate financial  
5 transactions, wherein in response to user input, the financial management system is  
6 configured to,  
7 communicate with a first one of the plurality of financial institutions to  
8 execute a debit transaction, comprising withdrawing funds from a first account owned  
9 by the user at the first financial institution;  
10 hold the funds from the debit transaction in an intermediate account  
11 owned by the financial management system; and  
12 communicate with a second one of the plurality of financial institutions  
13 to execute a credit transaction comprising depositing the funds in a second account  
14 owned by the user at the second financial institution.

1 85. (New) The system of claim 84, wherein the at least one interface is  
2 coupled to at least one of a group selected from:  
3 at least one of the plurality of financial institutions directly;  
4 a payment processor that is coupled to at least one of the plurality of financial  
5 institutions directly; and  
6 at least one payment network.

1 86. (New) The system of claim 85, wherein the at least one payment  
2 network comprises:  
3 one payment network with which the financial management system  
4 communicates to execute a debit portion of the financial transaction; and  
5 another payment network with which the financial management system  
6 communicates to execute a credit portion of the financial transaction.

1 87. (New) A computer-readable medium storing instructions which, when  
2 executed by a processor, cause a system to perform a method for executing a financial  
3 transaction, the method comprising:  
4 in a first part of the transaction, a third-party financial management system  
5 executing a debit transaction with a first financial institution;

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6           the third-party system holding the funds from the debit transaction in an  
7   intermediate account owned by the third-party system at a third financial institution;  
8   and  
9           in a second part of the transaction, the third-party system executing a credit  
10   transaction with a second financial institution to deposit the funds in an account at the  
11   second financial institution.

1           88.   (New) The computer-readable medium of claim 87, wherein the first  
2   account and the second account are commonly owned.

1           89.   (New) The computer-readable medium of claim 87, wherein the  
2   financial transaction comprises:  
3           opening a new account at the second financial institutions; and  
4           funding the new account with the funds from the debit transaction.